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American Banker

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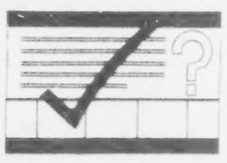
Businesses Want More EFT and Cash Management Services

Executives Cite These Two Areas When Asked About Emerging Needs

By KAREN SLATER

When asked about emerging needs their banks should be filling, corporate financial officers think first of electronic funds transfer and cash management



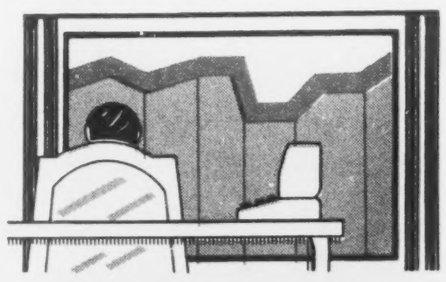
American Banker Survey

services.

Those services were cited by 26% of the respondents to a write-in question about corporate needs in the American Banker's recent survey of more than 500 financial executives.

The next most frequent type of response, given by 11% of the people, was a general statement that corporate financial services should be expanded or diversified.

Then, in third place (at 9%), came requests for greater loan flexibility or more creative loan arrangements.



How Corporate America Views the Changing Financial Services Industry

Stephen K. O'Brien, project director with Reichman Research Inc., the firm that conducted the survey, says the order of responses may indicate that the relationship between banks and their corporate customers is changing.

"It is interesting that technological advances are at least as important as the fundamental [credit] services being provided by the banks," he says. "The bank role may change from the traditional provider of financing to the provider of technological products."

Bankers and consultants who

➤➤ Needs: Page 40

What Corporate Financial Officers Want From Their Banks

Electronic funds transfer/ cash management	26%
Expansion or diversification of corporate financial services	11%
Greater loan flexibility/ more creative loan arrangements	9%

(Top three answers to a write-in question about "emerging needs")

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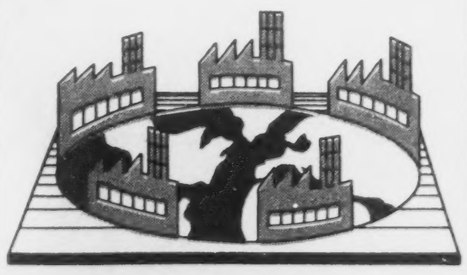


New Growth Industries

In today's feature section, new growth industries industries ranging from robotics to ultralight flying machines are discussed, beginning on page 9. Edge Act tables appear on page.....25

Random Thoughts

By SANFORD ROSE

Jack H. Shipman, executive vice president of the Liberty National Bank of Louisville, Ky., used to be the loneliest man in his bank. He was the consumer loan guy, and in 1980 and 1981, hardly anyone in the bank would talk to him.

His operation was a money loser, based, as it was, on a fixed-rate product. Mr. Shipman suggests that it was even difficult for him to get money from the central pool.

Now all that has changed. Jack is popular; Jack is respected; Jack is profitable. All this would have happened even if he had stuck with the fixed-rate loan because refinancing rates fell. But Jack went over to a variable-rate consumer loan, becoming the first in his market to advertise a 12.9% rate when everyone else was pushing a 15% old-fashioned fixed-rate vehicle.

So presumably Jack Shipman got some extra volume while contribut

➤➤ Random Thoughts: Page 4

Edge Assets Rise 38% to $20.1 Bill.

By L. MICHAEL CACACE

NEW YORK — The total assets in the domestic offices of Edge Act corporations engaged in banking rose $5.6 billion, or 38.4%, to $20.13 billion on Dec. 31.

The gain was centered in two cities: New York, where assets rose $2.91

The American Banker Ranks Edge Act Banks, Page 25

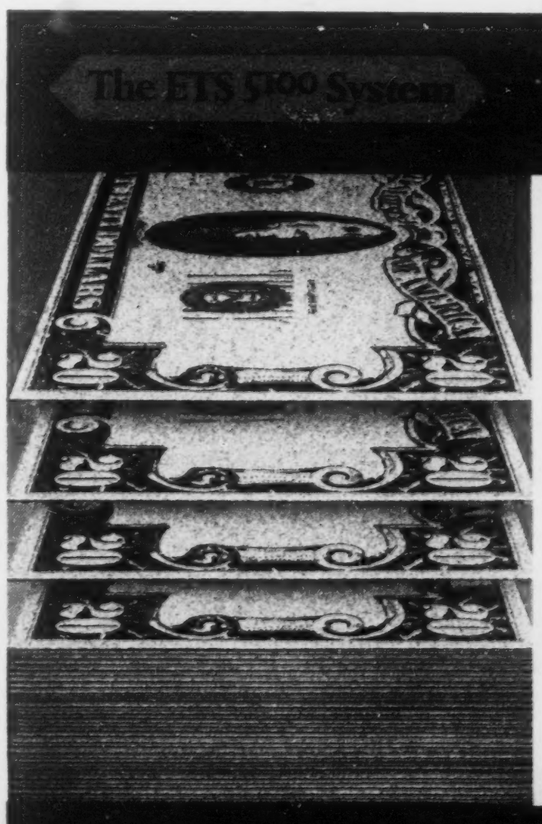
billion to $8.25 billion, and Miami, where assets were up $2.90 billion to $6.47 billion.

The gains in these cities were attributable to a shift in assets from the major U.S. banks' offshore branches to

➤➤ Edge: Page 34

The ETS 5100 System

It gives you more for less.



The ETS 5100 System is the result of the most advanced ATM thinking around — our own and that of many leading financial institutions.

Here's one example. Our new compact, reliable ETS 5100 costs about half as much as through-the-wall ATMs.

But that's only half the story.

Because it offers all the features you expect an ATM to have. Plus a few unexpected ones.

Its self-diagnostic system continuously monitors and reports on the status of all components. And its state-of-the-art component structure is modular, so components may be removed and replaced without the use of tools.

The ETS 5100 System from Docutel/Olivetti. The most advanced ATM ever built. Call your Docutel/Olivetti sales representative for all the other reasons.

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American Banker ranks the Top Edge Banks

AT A GLANCE
Who's Tops?

Asset Rank		Total Assets 12/31/82
1	BankAmerica International, San Francisco	$6,598,800
2	Morgan Guaranty International Bank, Miami	2,007,988
3	Citibank International, Miami	1,639,078
4	Chase Bank International, Newark, Del.	1,394,401
5	Security Pacific Int'l Bank, Los Angeles	1,044,463
6	Manufacturers Hanover Int'l Banking Corp., Miami	941,885
7	Bank of Boston International	824,989
8	Chemical Bank International-No. America, Miami	760,111
9	Allied Bank International, New York	738,560
10	Continental Bank International, Chicago	

The 10 Largest Edge Banking Systems (a)

Based on Total Combined Assets for the Edge Bank
And Its Branches on Dec. 31, 1982
(In Thousand of Dollars)

Asset Rank	Name of Edge Act Bank	Total Assets 12/31/82	Total Number of Offices
1.	BankAmerica International, San Francisco	$ 6,598,800	14
2.	Morgan Guaranty International Bank, Miami	2,007,988	5
3.	Citibank International, Miami	1,639,078	15
4.	Chase Bank International, Newark, Del	1,394,401	7
5.	Security Pacific International Bank, Los Angeles	1,044,463	8
6.	Manufacturers Hanover International Banking Corp., Miami	941,885	7
7.	Bank of Boston International (b)	824,989	8
8.	Chemical Bank International-North America, Miami	760,111	5
9.	Allied Bank International, New York (c)	738,560	3
10.	Continental Bank International, Chicago	620,028	11
	Totals for the Top 10 Edge Banks	**$16,570,303**	**83**
	Totals for All Edge Banks	**$21,971,282**	**211**
	% Ratio of Top 10 Edges to All Edges	**75.4%**	**39.3%**

(a) Includes all Edge Act banks (head offices plus branches) owned by a banking company, either directly, or through its subsidiary banks.
(b) Includes the Bank of Boston International, Los Angeles; Bank of Boston International South, Miami, and its branches (except its Cayman Islands branch); and Bank of Boston International, New York and its branches.
(c) Consolidated assets for the Edge and its two foreign branches, from the bank's annual report.

Location of Edge Banking Offices (a)

	6/1/83	12/31/82	12/31/81	12/31/80
Atlanta	6	6	(b)	(b)
Boston	4	3	(b)	(b)
Chicago	16	16	15	10
Cleveland	4	4	(b)	(b)
Dallas	6	6	(b)	(b)
Houston	24	23	19	11
Los Angeles	18	18	16	12
Miami	39	35	29	22
Minneapolis	5	5	(b)	(b)
New York	37	37	32	26
St. Louis	3	3	(b)	(b)
San Francisco	11	9	8	5
Seattle	6	6	(b)	(b)
All other U.S.	24	23	37	13
Foreign.	17	17	17	12
Total	**220**	**211**	**173**	**111**

(a) Includes both head offices and branches. Based on Federal Reserve Board data.
(b) Included in "All other U.S." in 1980 and 1981

Total Assets in Banking Edges by City (a)

(In Billions of Dollars)

	12/31/82	12/31/81	12/31/80
Atlanta	$ 0.11	(b)	(b)
Boston	0.03	(b)	(b)
Chicago	0.92	1.04	0.54
Cleveland	0.03	(b)	(b)
Dallas	0.04	(b)	(b)
Houston	1.00	1.02	0.58
Los Angeles	1.10	1.25	0.88
Miami	6.47	3.57	2.24
Minneapolis	0.03	(b)	(b)
New York	8.25	5.34	9.80
St. Louis	0.17	(b)	(b)
San Francisco	1.40	1.40	1.59
Seattle	0.20	(b)	(b)
All other U.S.	0.38	0.92	0.06
Total in U.S. offices	**$20.13**	**$14.54**	**$15.69**
Foreign offices	1.77	3.21	2.50
Total in all edge offices	**$21.90**	**$17.75**	**$18.19**

(a) Source: Federal Reserve Board. Based on unconsolidated data for each Edge banking office. The 1980 figures are gross of affiliate transactions. The 1980 New York Edge data were inflated by Clearing House Interbank Payment System (CHIPS) float. Data for 1981 and 1982 net out affiliate transactions.
(b) Included in "All other U.S." in 1980 and 1981.

NOTE

ONLY THE FOLLOWING PAGES OF THIS

PUBLICATION HAVE BEEN FILMED

Cover 1, p.25-32, 34, 36.